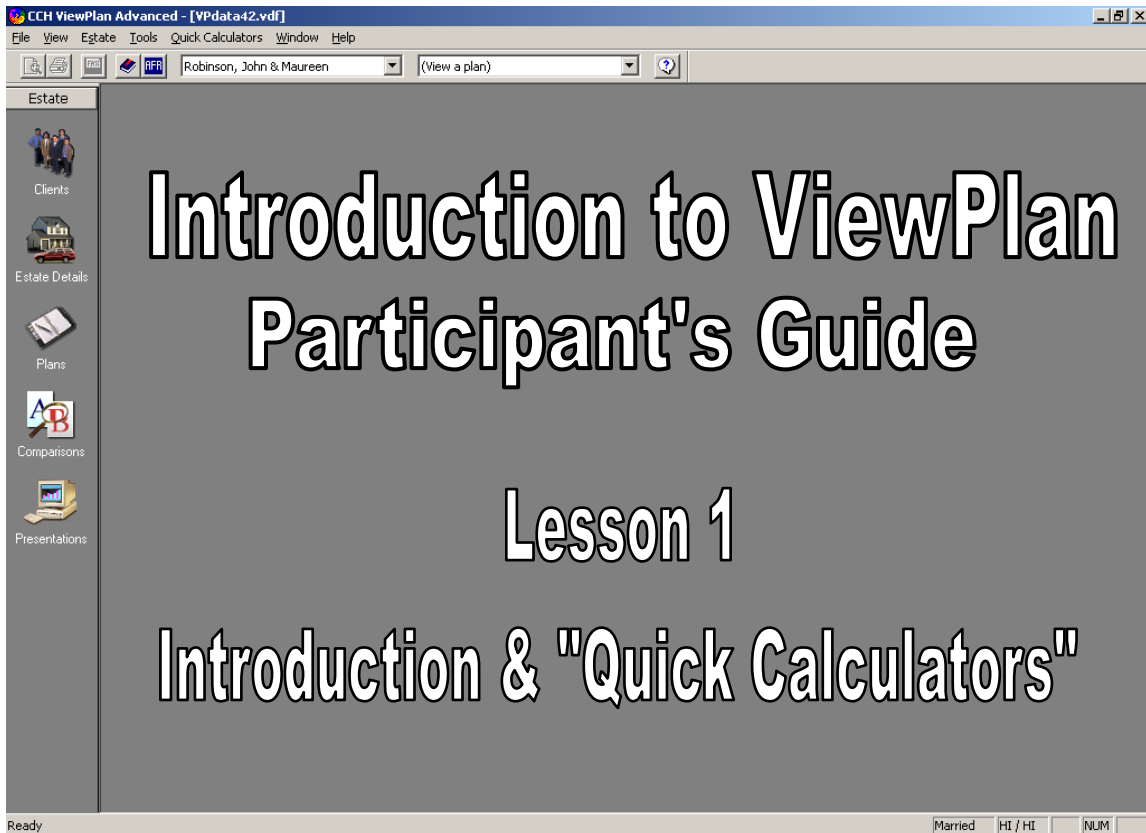




CCH | VIEWPLAN®



The screenshot shows the CCH ViewPlan Advanced software interface. The window title is "CCH ViewPlan Advanced - [VPdata42.vdf]". The menu bar includes "File", "View", "Estate", "Tools", "Quick Calculators", "Window", and "Help". The toolbar contains icons for "Print", "PDF", "Robinson, John & Maureen", and "(View a plan)". The left sidebar has a vertical menu with icons and labels: "Estate", "Clients", "Estate Details", "Plans", "Comparisons", and "Presentations". The main content area is dark gray with white text that reads: "Introduction to ViewPlan Participant's Guide", "Lesson 1", and "Introduction & 'Quick Calculators'". The status bar at the bottom shows "Ready" on the left and "Married HI / HI NUM" on the right.

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advance written permission from CCH, A Wolters Kluwer Business.

Lesson 1

“Introduction & Quick Calculators”

This “Participant’s Guide is one Component of
“Introduction To CCH ViewPlan”

There are four lessons in the “Introduction To CCH ViewPlan”
training course. You should take them in consecutive order.

Each lesson has both a Participant’s Guide and an audio file (MP-3).
In order to take this lesson you will need the audio file as well as this
Participant’s Guide.

You will also need a copy of CCH ViewPlan loaded on your PC.

If you do not own CCH ViewPlan software,
Call a CCH sales rep at (800) 224-7477, extension 4622 or 4643 to
obtain a ViewPlan license

Introduction to ViewPlan Training

- **Overview & Objectives**
 - Class designed to
 - Introduce new ViewPlan users to components and function of the Software
 - Describe and practice common actions and best practices
 - Upon completion, students should be able to use ViewPlan

- **Materials & Methodology**
 - Participants need
 - MP-3 playback capability (e.g.. Windows Media Player)
 - Participant’s Guide (printed)
 - ViewPlan software (installed)
 - Combination of audio lecture and hands-on exercises in live software
 - Audio classes – MP-3 files
 - Listen to instructor’s lecture
 - Periodically stop audio to complete hands-on exercises in live ViewPlan
 - Participant’s Guide
 - Illustrates instructor’s lecture
 - Step by step instructions for hands-on exercises
 - Take notes in white space

- **Classes & Contents**
 - Lesson 1- Introduction & “Quick Calculators”
 - Basic vocabulary of ViewPlan
 - Simple calculation of “Advanced Transfers”

 - Lesson 2 - Quick, Simple Workflow Example
 - All the steps of using ViewPlan in very simple example

 - Lesson 3 - Estate Details, Plans, Reports
 - Looking more closely at the major modules of ViewPlan

 - Lesson 4 – Additional Features
 - Setting “Preferences”
 - Annotating Reports
 - Importing & Exporting data
 - Etc.

Course Objectives



- **Upon Completion Lesson 1, you will know:**
 - How to navigate through ViewPlan software.
 - How to create and share client information and databases.
 - How to quickly calculate the results of “Advanced Transfers”.

- **Upon Completion Lesson 2, you will know:**
 - How to enter and edit client data..
 - How to view and interpret basic Reports.
 - How to set up and view comparisons of “Plans”.
 - How to create client presentations

- **Upon Completion Lesson 3, you will know:**
 - How to enter and edit detailed client data.
 - How to create “Plans”.
 - How to edit “Plans”.
 - How to find additional Reports.
 - How to create your own Report Groups for use in Presentations.

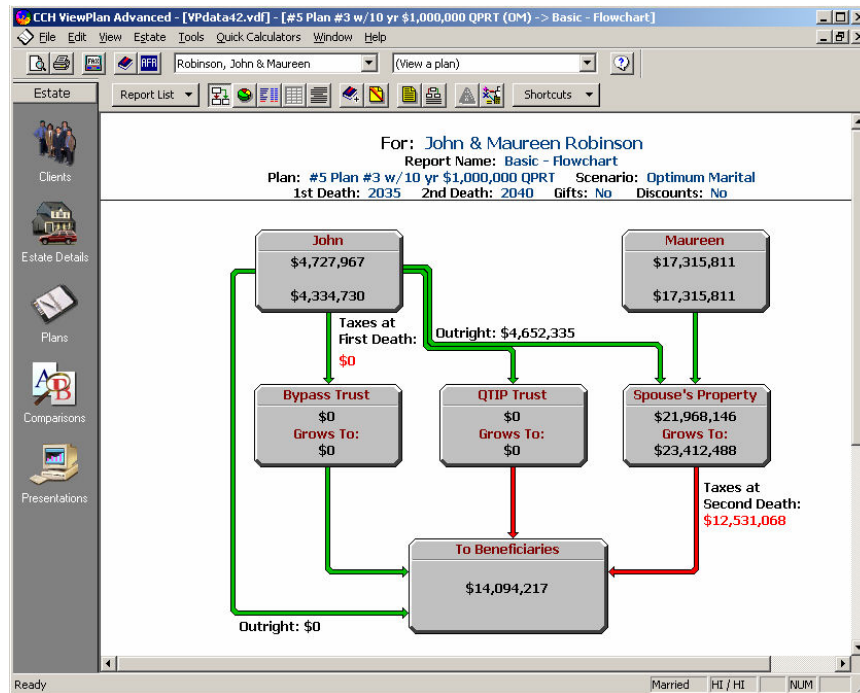
- **Upon Completion Lesson 4, you will know:**
 - How to set up and view calculation audit trail.
 - How to set user preferences.
 - How to embellish reports with explanations and custom notes.
 - How to export client information to and from ViewPlan databases
 - How to obtain further help in using ViewPlan.

Lesson 1

“Introduction & Quick Calculators”

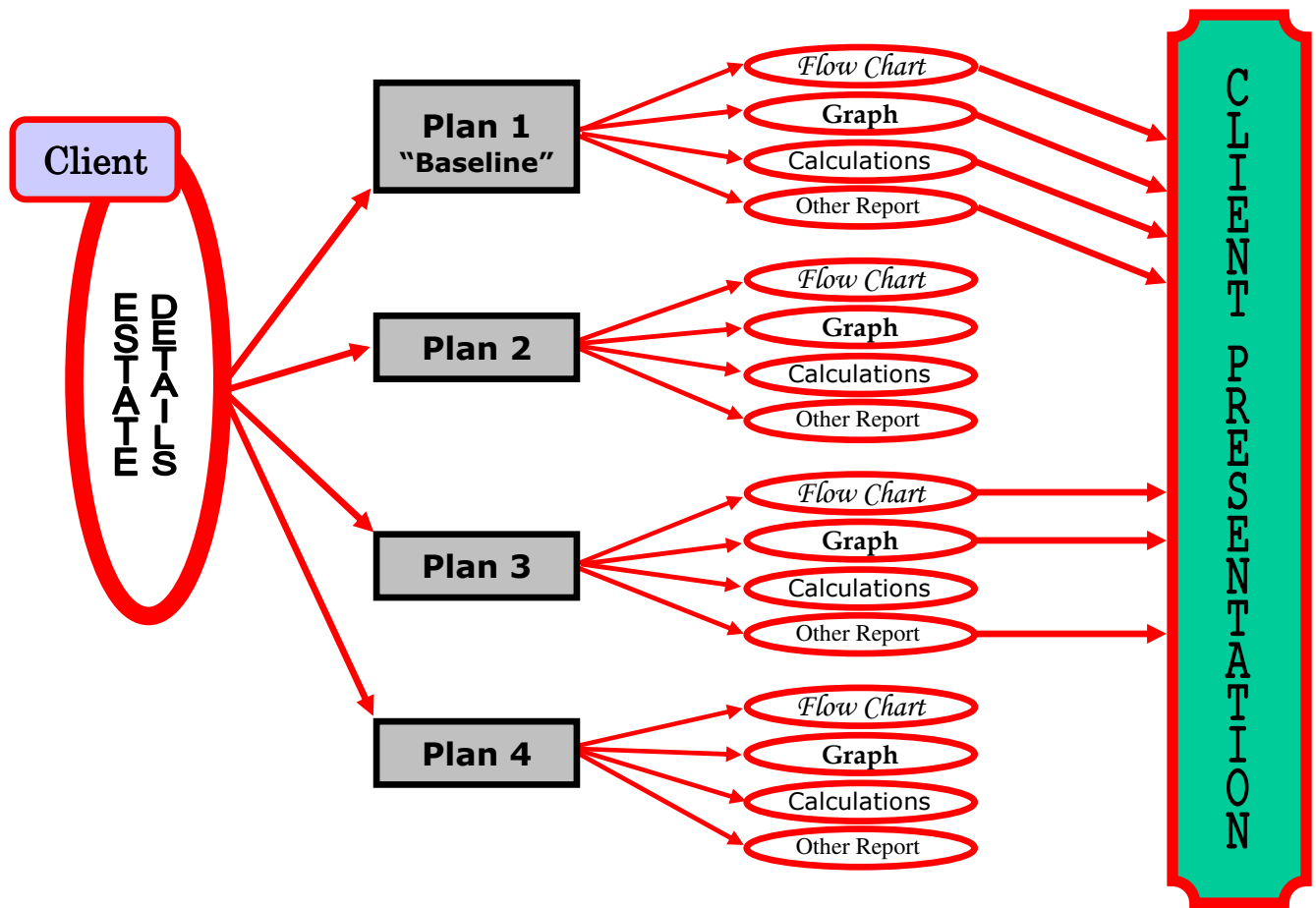
- Introduction to Training
 - Overview & Objectives
 - Materials & Methodology
 - Classes & Contents
- Introduction to ViewPlan
 - ViewPlan Concepts
 - ViewPlan Screen
 - ViewPlan Databases
 - **Exercise 1 – Create a Training Database**
- Quick Calculations
 - Advanced Transfers
 - **Exercise 2 – Quick Calculation, Create a CRUT**
 - Context Sensitive Help
 - **Exercise 3 – Open Help screen**
- Review

What is ViewPlan



- ViewPlan is software designed to assist Estate Planners
 - Gathering Client Data
 - Simulating the client's expected estate and gift tax liability
 - Test the effect of manipulating a variety of factors to:
 - Reduce expected tax liability
 - Meet client desires
 - Prepare for various contingencies
 - Display results of simulations on many different reports
 - Charts and graphs
 - Text and numbers
 - Side by side comparisons
 - Share resultant planner recommendations with clients
 - Complete, professional printed client presentations

ViewPlan Concepts



Clients

- Clients



Reports

- Reports



Estate Details

- Estate Details



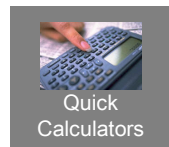
Presentations

- Presentations



Plans

- Plans



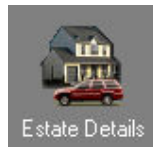
Quick Calculators

- Quick Calculators

ViewPlan Concepts



- Clients
 - ViewPlan views one client at a time



- Estate Details
 - Definition of client's circumstances
 - One set per client
 - Current information & future projections
 - Beneficiaries
 - Net Worth elements
 - Gifts
 - "Advanced Transfers"
 - Etc.



- Plans
 - Unlimited number for each client
 - Set of Client & Planner choices
 - Terms of Will ("Scenario")
 - Growth rates
 - Estate Detail information alterations
 - Death dates
 - Law assumptions
 - Advanced Transfer inclusion
 - Etc.
 - Baseline – current situation
 - Other Plans
 - "What If ---"
 - Planner Recommendations
 - Contingency analysis

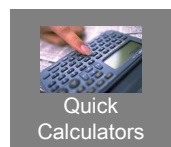
ViewPlan Concepts



- Reports
 - Simulation of estate distribution
 - Based on Estate Details & Plan choices
 - One complete set for each Plan
 - Styles:
 - Flow Chart
 - Graphs
 - Calculations
 - Details
 - Comparisons of 2 or 3 Plans

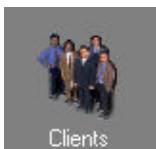
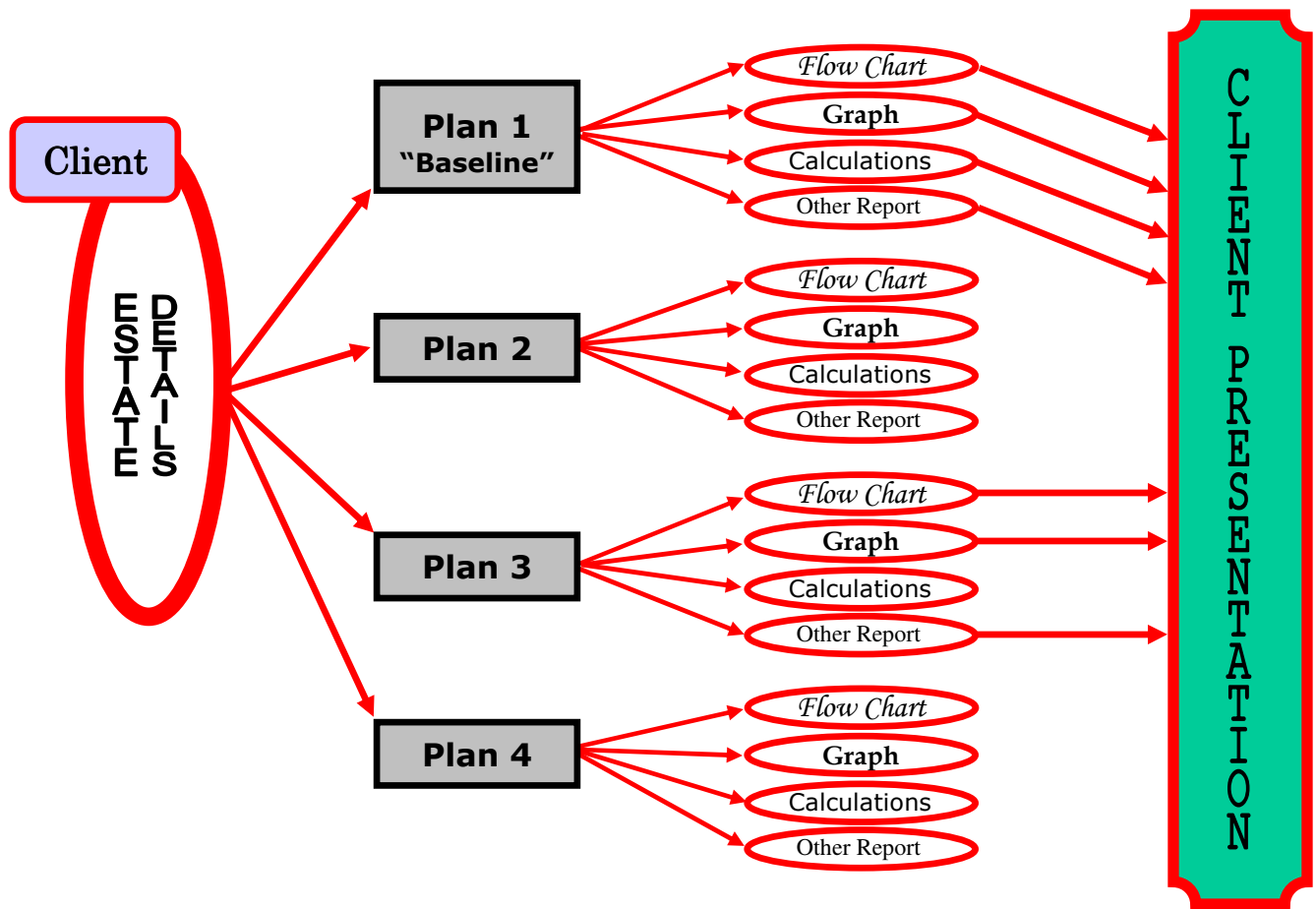


- Presentations
 - Printed output for sharing with client
 - Selection of
 - Plans
 - Reports



- Quick Calculators
 - Computations & Reports without client data
 - Tax
 - “Advanced Transfers”
 - Charitable & Grantor Trusts
 - Installment Sales
 - Etc.

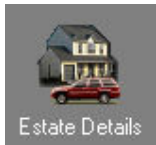
ViewPlan Concepts



- Clients



- Reports



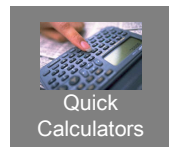
- Estate Details



- Presentations

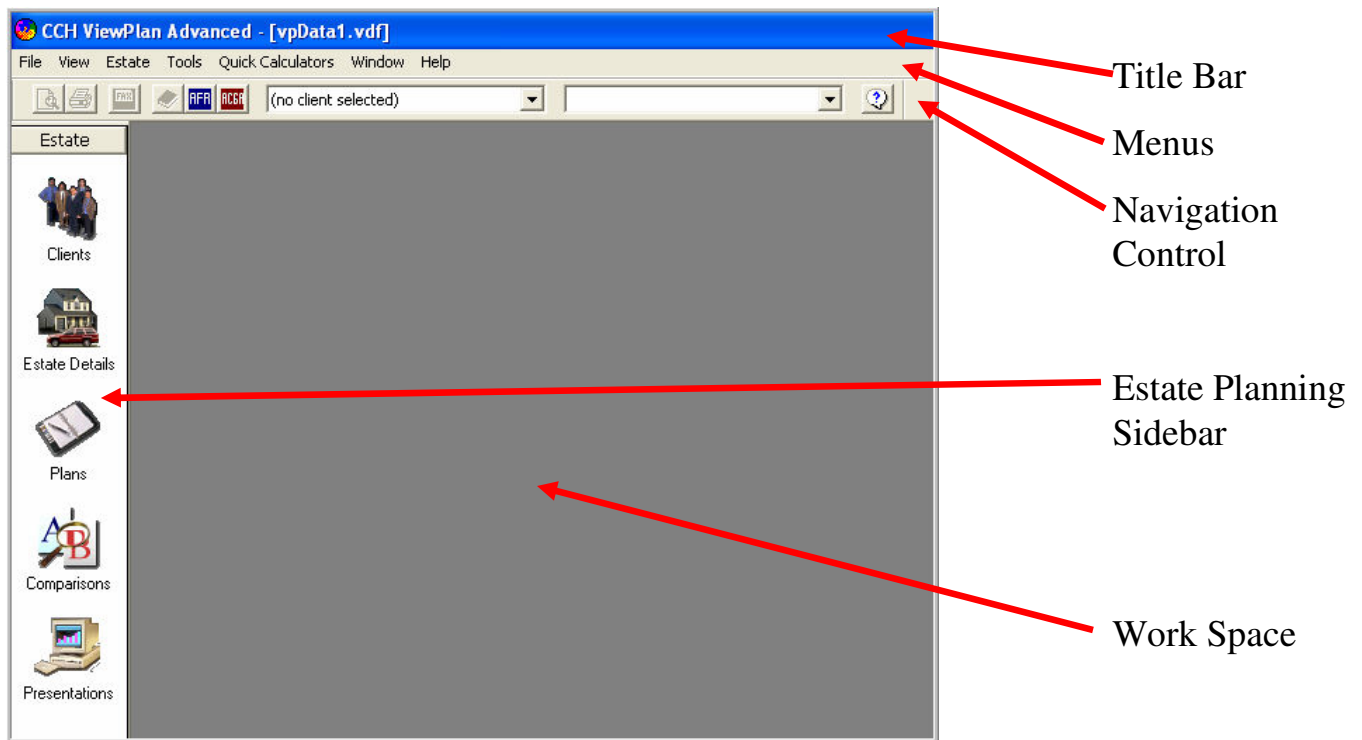


- Plans



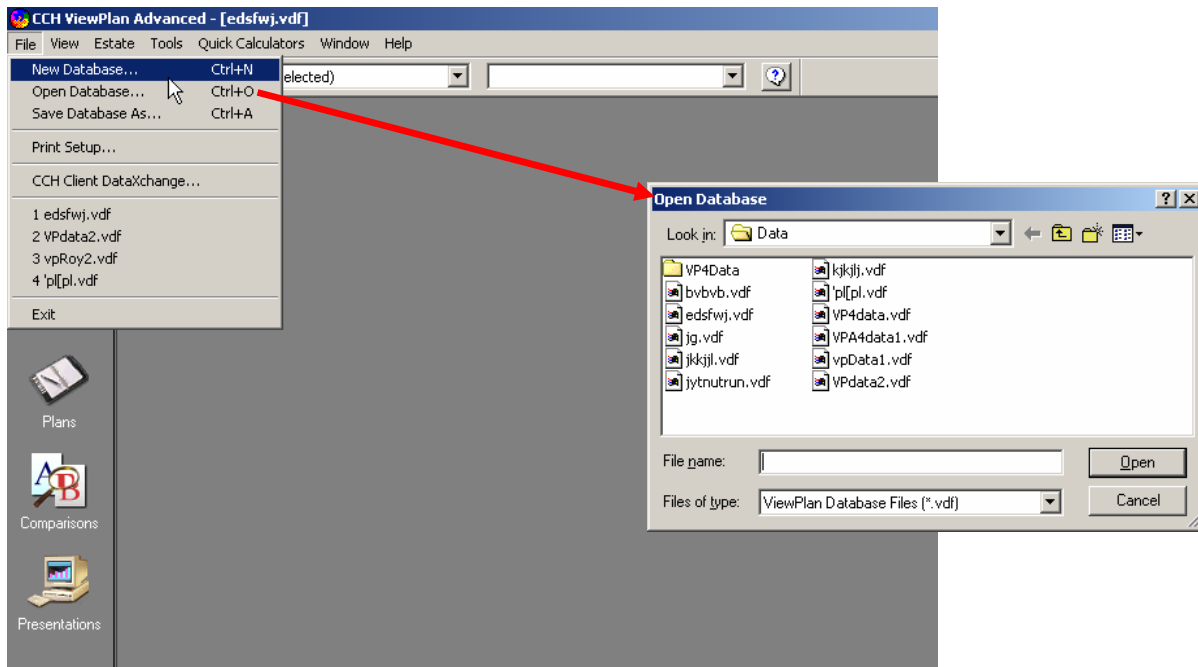
- Quick Calculators

The ViewPlan screen



- **Title Bar**
 - Indicates the database being used
- **Menus**
- **Navigation control**
 - Printing, Fax, Bookmark, AFR Icons
 - Client selection
 - Plan selection
 - General Help
- **Estate Planning Sidebar**
 - Access to ViewPlan functions
 - One client at a time
- **Work Space**
 - Dialog boxes
 - Reports

ViewPlan Databases



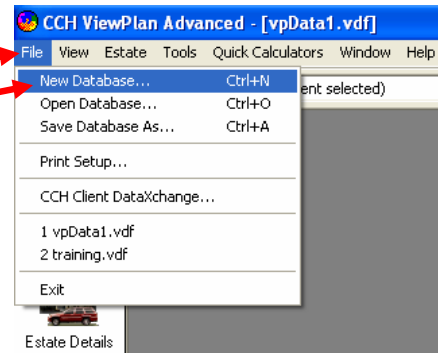
- You may have multiple databases
 - Each Database contains multiple Clients
 - Under “File” Menu:
 - Create new Database
 - Open existing Database
- All Databases
 - Have “.vdf” file extension
 - Are located at:
C:\Program Files\CCH\CCH ViewPlan\Data
- When you create a new Database
 - It always contains the sample client data:
John and Maureen Robinson

ViewPlan Databases (Exercise 1)

1. Open ViewPlan

2. Click on the “File” Menu

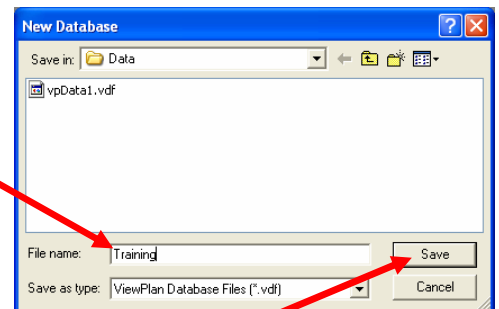
1. Select “New Database”



3. In the “New Database” dialog box

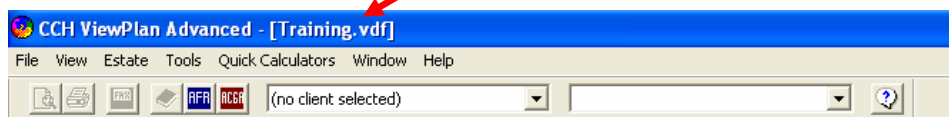
1. Type “Training” in the “File Name” box

2. Click on the “Save” Button



4. Look at the Title Bar

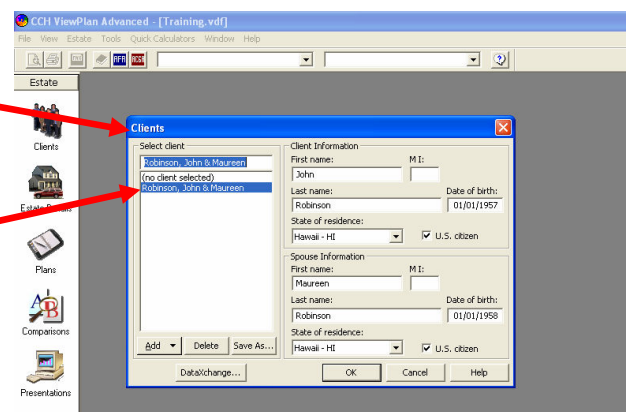
1. You are now using the “Training” Database



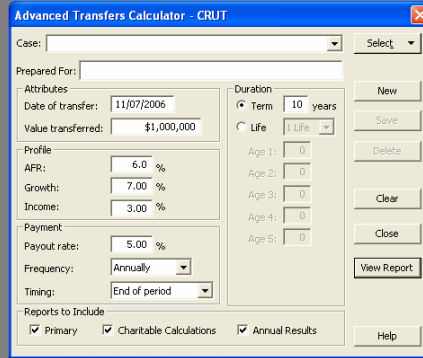
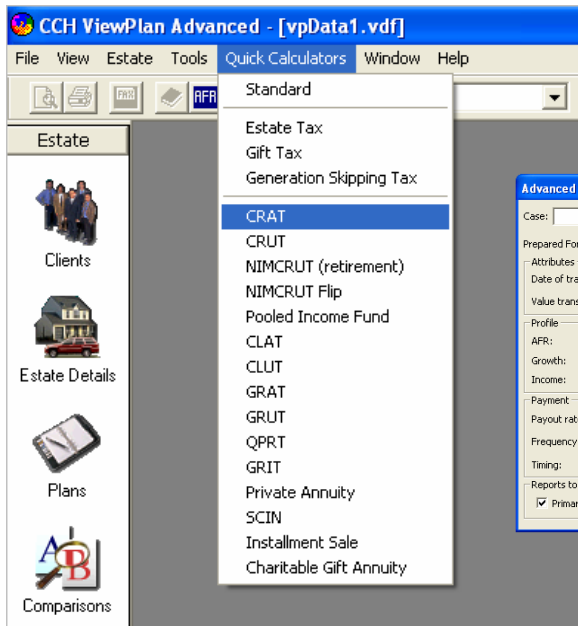
5. When you create a new Database

1. The Client Data Entry window opens

2. It always contains the sample client data for John and Maureen Robinson



Quick Calculations



Charitable Remainder Unitrust for: My Client
Report Name: Advanced Transfer - Charitable Deduction - Calculations Report
Plan: QuickPlan Scenario: Standard

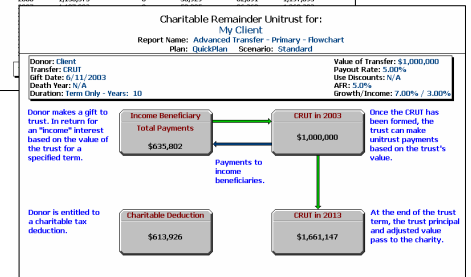
Donor: Client	Value of Transfer: \$1,000,000
Transfer: CRUT	Payout Rate: 5.00%
Gift Date: 11/07/2006	Use Decretes: N/A
Death Year: N/A	AFR: 5.0%
Duration: Term Only - Years: 10	Growth Income: 7.00% / 3.00%

Gift value: \$1,000,000
Trust payout percentage: 5.00%
Multiplied by Table F Factor (based on payout frequency): 0.952881
Adjusted Payout Rate (APR): 4.762%
Minus table below APR: 0.600%

Charitable Remainder Unitrust for: My Client
Report Name: Advanced Transfer - Annual Results - Calculations Report
Plan: QuickPlan Scenario: Standard

Donor: Client	Value of Transfer: \$1,000,000
Transfer: CRUT	Payout Rate: 5.00%
Gift Date: 11/07/2006	Use Decretes: N/A
Death Year: N/A	AFR: 5.0%
Duration: Term Only - Years: 10	Growth Income: 7.00% / 3.00%

Year	Value of Trust	Making Account	Payment	Trust Growth	Ending Balance
2003	\$1,000,000	\$0	\$27,945	\$36,779	\$1,068,601
2004	1,026,061	0	\$14,160	74,162	1,080,161
2005	1,062,191	0	\$4,130	78,026	1,136,273
2006	1,136,273	0	\$6,929	82,091	1,217,993



- To compute Tax or “Advanced Transfers”
 - Without entering any client information other than minimum necessary for computation
 - Three different Reports
 - Primary Flow Chart
 - Charitable Deduction Calculation
 - Annual Results

- Available Calculators
 - “Standard”
 - Estate Tax
 - Gift Tax
 - Generation Skipping Tax
 - CRAT
 - CRUT
 - NIMCRUT (Retirement)
 - NIMCRUT Flip
 - Pooled Income Fund
 - CLAT
 - CLUT
 - GRAT
 - GRUT
 - QPRT
 - GRIT
 - Private Annuity
 - SCIN
 - Installment Sale
 - Charitable Gift Annuity

Advanced Transfers

- **CRAT**
- A charitable remainder annuity trust is an irrevocable trust that pays a non-charitable beneficiary an annuity interest with the remainder interest going to a charity.

- **CRUT**
- A charitable remainder unitrust is a trust that pays a non-charitable beneficiary a unitrust interest with the remainder interest going to a charity.

- **NIMCRUT**
- A Net Income with Makeup Charitable Remainder Unitrust is designed to pay the lesser of the payout percentage or the net income of the trust, so that principal does not have to be invaded if there is insufficient income to permit the payout to be made.

- **Pooled Income Fund**
- Pooled income funds could be viewed as a variation on charitable remainder trusts. Both provide a lead interest to a non-charitable beneficiary or beneficiaries, with the remainder going to a charity. They are different in that a pooled income fund is created and managed by the charity rather than by the donor, and that the lead interest in a pooled income fund is an income interest rather than an annuity or unitrust interest.

- **CLAT**
- A charitable lead annuity trust is a gift in trust of an annuity interest to a charity, followed by a non-charitable remainder interest.

- **CLUT**
- A charitable lead unitrust is a gift in trust of a unitrust interest to a charity, followed by a non-charitable remainder interest.

- **GRAT**
- A grantor retained annuity trust is a split-interest trust in which the grantor retains an annuity interest.

- **GRUT**
- A grantor retained unitrust is a split-interest trust to which a grantor transfers property for the benefit of non-charitable beneficiaries while retaining a variable annuity interest.

- **QPRT**
- A grantor creates a QPRT by transferring a personal residence to a trust, generally for the benefit of the grantor's children. The grantor retains the right to use the residence for a term of years.

- **GRIT**
- A grantor creates a common law GRIT by transferring property to a trust for the benefit of a "nonfamily" member, while retaining an income interest in the property.

- **Private Annuity**
- A Private Annuity is where an owner of assets (the transferor) transfers those assets to a transferee (or transferees) in exchange for the transferee's promise to pay the transferor a specified sum -- the annuity amount -- for the rest of the transferor's lifetime.

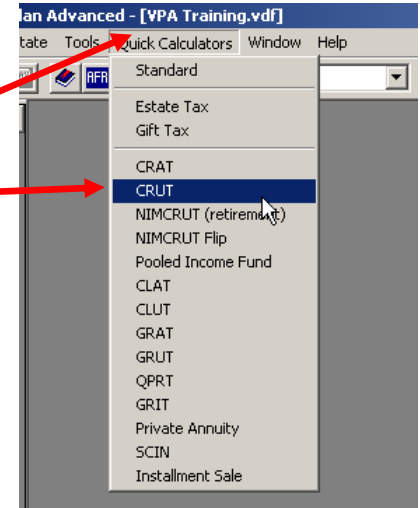
- **SCIN**
- A Self-Canceling Installment Note (SCIN) is an ordinary installment note which has the additional feature that if the seller dies before the note is paid, the remaining balance of the note is forgiven and all future payments cease.

- **Installment Sale**
- An Installment Sale is a disposition of property where at least one payment is to be received by the seller after the tax year in which the disposition occurs.

Quick Calculations (Exercise2)

1. Pull Down “Quick Calculators” Menu

1. Select CRUT calculator



2. Fill in necessary information

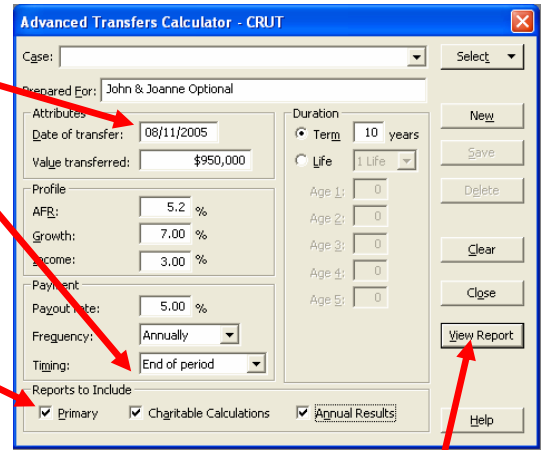
1. “Case” & “Prepared For” are optional

3. Select All Report Types

1. Primary
2. Charitable Calculations
3. Annual Results

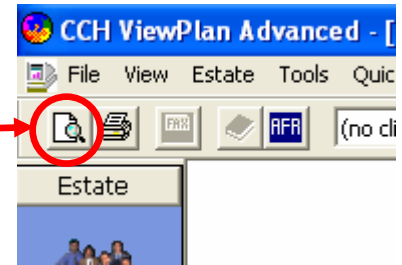
4. View report

1. Click on “View Report” Button

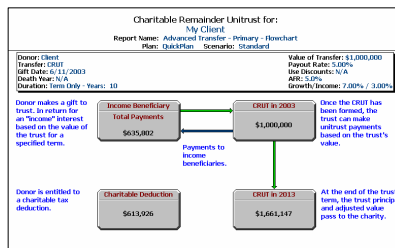


5. To see how the Reports will look when printed,

- Click on “Print Preview” button

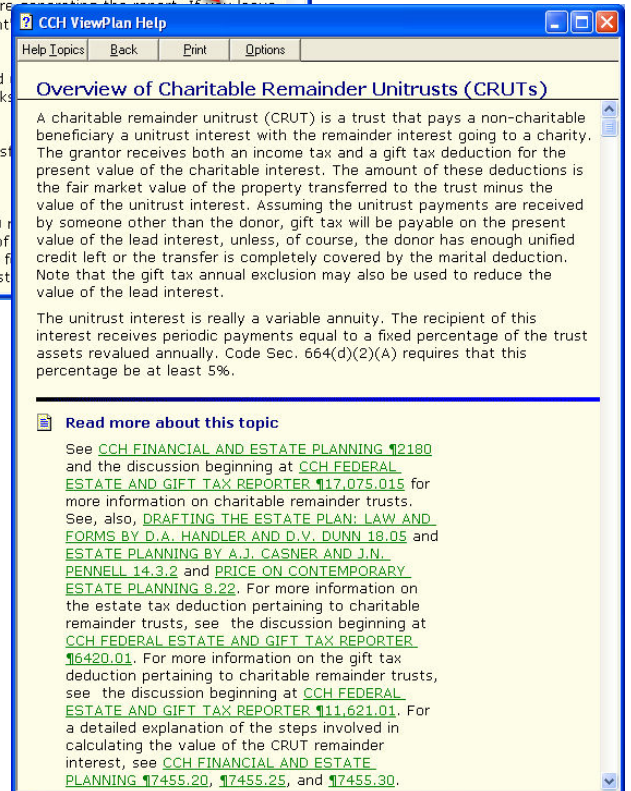
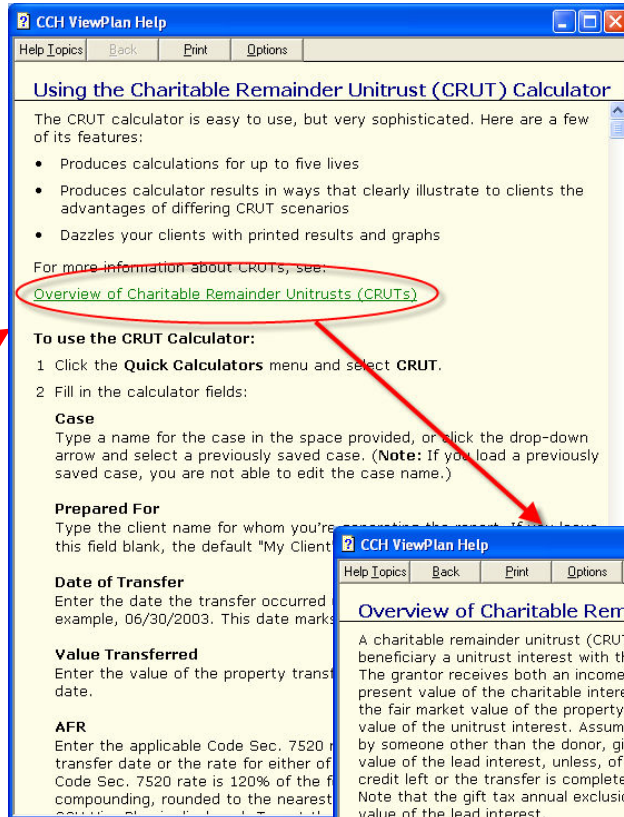
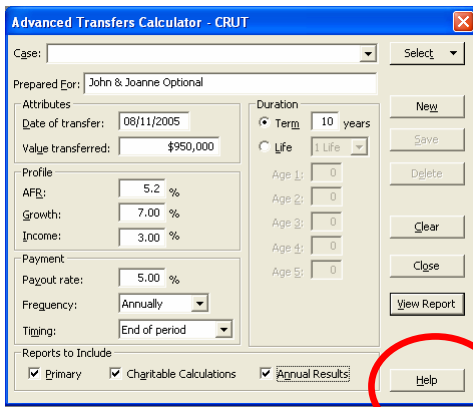


Charitable Remainder Unitrust for:	
My Client	
Report Name: Advanced Transfer - Charitable Deduction - Calculations Report	
Plan: QuickPlan Scenario: Standard	
Donor (Client)	Value of Transfer: \$1,000,000
Transfer (CRUT)	Payout Rate: 5.00%
Gift Date: 08/11/2005	Use Charitable: N/A
Death Year: N/A	AFR: 5.0%
Duration (Term): 10	Growth/Income: 7.00% / 3.00%
GR value	\$1,000,000
Trust payout percentage	5.00%
Multiplied by Table F Factor (based on payout frequency)	0.952851
Adjusted Payout Rate (APR)	4.762%
Mean rate below APR	5.000%
Result 1	0.160000
Divided by 0.2 (20%)	0.8000
Result 2	0.000000
Factor for rate below APR (4.0%)	0.624430
Factor for rate above APR (4.0%)	0.012968
Difference between factors	0.611462
Result 3 (Result 2 difference)	0.000004
Factor for rate below APR	0.624430
Less Result 3	-0.000004
Resulting Factor	0.619006
Multiplied by gift amount	\$1,000,000
Present value of remainder (Charitable Deduction)	\$613,926



Charitable Remainder Unitrust for:					
My Client					
Report Name: Advanced Transfer - Annual Results - Calculations Report					
Plan: QuickPlan Scenario: Standard					
Donor (Client)	Value of Transfer: \$1,000,000				
Transfer (CRUT)	Payout Rate: 5.00%				
Gift Date: 08/11/2005	Use Charitable: N/A				
Death Year: N/A	AFR: 5.0%				
Duration (Term): 10	Growth/Income: 7.00% / 3.00%				
Year	Value of Trust	Makeup Account	Payment	Trust Balance	Ending Balance
2003	\$1,000,000	0	\$27,915	\$972,085	\$1,000,000
2004	\$1,070,000	0	\$34,059	\$1,035,941	\$1,070,000
2005	1,140,000	0	\$40,203	\$1,095,797	1,140,000
2006	1,210,000	0	\$46,347	1,161,644	1,210,000
2007	1,279,000	0	\$52,491	1,223,153	1,279,000
2008	1,348,000	0	\$58,635	1,291,518	1,348,000
2009	1,417,000	0	\$64,779	1,366,739	1,417,000
2010	1,486,000	0	\$70,923	1,448,816	1,486,000
2011	1,555,000	0	\$77,067	1,537,749	1,555,000
2012	1,624,000	0	\$83,211	1,633,538	1,624,000
2013	1,693,000	0	\$89,355	1,736,183	1,693,000
Totals			\$635,802		

Context Help Button



- **Help buttons on dialog boxes**
 - Take user directly to help for that box
 - Detailed instructions
 - Purpose of dialog box
 - How to use
 - Meaning of fields
 - User “Tips”
 - Links to related functions
- “Overview” help screens
 - More than just “how to use the software”

Context Help Button (Exercise 3)

1. Click on the “Quick Calculators” Menu

1. Select CRUT

2. Click on “Help” button (1)

1. Read help screen
2. Scroll back to the top
3. Click on “Overview of Charitable Remainder Unitrusts CRUTS” link (2)

3. Click on “X” in upper-right corner of Help window to close it (3)

The image displays two screenshots from the CCH ViewPlan software. The left screenshot shows the 'Advanced Transfers Calculator - CRUT' window. A red circle labeled '1' highlights the 'Help' button in the bottom right corner. A red arrow points from this button to the right screenshot. The right screenshot shows the 'CCH ViewPlan Help' window. A red circle labeled '2' highlights the link 'Overview of Charitable Remainder Unitrusts (CRUTs)' in the text. A red arrow points from this link to a second, smaller screenshot of the 'CCH ViewPlan Help' window. This second screenshot shows the 'Overview of Charitable Remainder Unitrusts (CRUTs)' page. A red circle labeled '3' highlights the 'X' button in the upper right corner of the window, with a red arrow pointing to it.

Review of Lesson 1

“Introduction & Quick Calculators”

- Introduction to Training
 - Overview & Objectives
 - Materials & Methodology
 - Classes & Contents
 - Lesson 1- Introduction & “Quick Calculators”
 - Basic vocabulary of ViewPlan
 - Simple calculation of “Advanced Transfers”
 - Lesson 2 - Quick, Simple Workflow Example
 - All the steps of using ViewPlan in very simple example
 - Lesson 3 - Estate Details, Plans, Reports
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 - ViewPlan Screen
 - ViewPlan Databases
 - **Exercise 1 – Create a Training Database**
- Quick Calculations - Advanced Transfers
 - **Exercise 2 – Quick Calculation, Create a CRUT**
- Context Sensitive Help
 - **Exercise 3 – Open Help screen**